

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TOMMY LAWSON  
TONI LAWSON  
Debtor(s)

Case No. 14-42848

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on 06/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/09/2018, 10/16/2018, 02/12/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/26/2019.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$110,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,572.57
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$37,572.57**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,672.93
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,172.93**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	NA	134.18	134.18	64.81	0.00
ALPHERA FINANCIAL SERV	Unsecured	11,513.00	NA	NA	0.00	0.00
ALPHERA FINANCIAL SERV	Secured	28,400.00	NA	NA	0.00	0.00
ARONSON FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
ARONSON FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
AT & T	Unsecured	1,211.00	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	1,178.00	1,178.12	1,178.12	569.06	0.00
BMW FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	NA	39,475.16	39,475.16	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	1,329.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNER	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNER	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNER	Unsecured	0.00	NA	NA	0.00	0.00
Cashcall Inc	Unsecured	0.00	NA	NA	0.00	0.00
CB/CARSONS	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
Comcast	Unsecured	307.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	200.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	1,293.00	2,375.18	2,375.18	1,147.27	0.00
HEIGHTS FINANCE	Unsecured	3,468.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HEIGHTS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	4,839.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	1,306.80	1,306.80	631.22	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
LOAN EXPRESS	Unsecured	452.00	NA	NA	0.00	0.00
LOAN EXPRESS	Unsecured	602.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	150.00	213.72	213.72	103.23	0.00
NUVELL CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
OAK TRUST CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	2,000.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	283.00	283.58	283.58	136.98	0.00
PRESTIGE FINANCIAL SVC	Unsecured	7,891.00	0.00	0.00	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	15,375.00	24,604.25	24,604.25	24,604.25	2,192.74
QUANTUM3 GROUP LLC	Unsecured	273.00	423.43	423.43	204.53	0.00
QUANTUM3 GROUP LLC	Unsecured	655.00	682.72	682.72	329.77	0.00
QUANTUM3 GROUP LLC	Unsecured	213.00	192.44	192.44	92.95	0.00
QUANTUM3 GROUP LLC	Unsecured	143.00	216.79	216.79	104.71	0.00
QUANTUM3 GROUP LLC	Unsecured	217.00	480.94	480.94	232.31	0.00
QUANTUM3 GROUP LLC	Unsecured	244.00	551.48	551.48	266.38	0.00
QUANTUM3 GROUP LLC	Unsecured	90.00	111.81	111.81	54.01	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	NA	0.00	0.00	0.00	0.00
SULLIVAN URGENT AID CENTERS	Unsecured	NA	460.00	460.00	222.19	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
SWEETHEART CUP CO	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Hh Gregg	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Jcp	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Jcp	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/LOWES	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/SONY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Walmart	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	125.00	125.30	125.30	60.52	0.00
TD AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00
TD BANK USA	Unsecured	581.00	581.58	581.58	280.92	0.00
TDBANK USA /TARGET CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
THE HOME DEPOT CBNA	Unsecured	0.00	NA	NA	0.00	0.00
Tmobile	Unsecured	2,462.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	1,525.19	1,525.19	736.70	0.00
WELLS FARGO AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	80,000.00	91,782.84	92,147.93	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	365.09	365.09	365.09	0.00
WELLS FARGO BANK NA	Unsecured	14,683.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
WOW INTERNET & CABLE	Unsecured	562.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$92,147.93	\$0.00	\$0.00
Mortgage Arrearage	\$365.09	\$365.09	\$0.00
Debt Secured by Vehicle	\$64,079.41	\$24,604.25	\$2,192.74
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$156,592.43</b>	<b>\$24,969.34</b>	<b>\$2,192.74</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,843.26</b>	<b>\$5,237.56</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,172.93</u>
Disbursements to Creditors	<u>\$32,399.64</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$37,572.57</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.